

Caption in Compliance with D.N.J. LBR 9004-1(b)

CXE 22-028485
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ATTORNEYS FOR U.S. BANK NATIONAL
ASSOCIATION, AS TRUSTEE, SUCCESSOR IN
INTEREST TO WILMINGTON TRUST COMPANY,
AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK
OF AMERICANATIONAL ASSOCIATION, AS
TRUSTEE, SUCCESSOR BY MERGER TO LASALLE
BANK NATIONALASSOCIATION, AS TRUSTEE
FOR LEHMAN XS TRUST MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2007-6

In Re:

ERIK W. YAKOW AND LISA M. YAKOW,
DEBTORS



Order Filed on February 29, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 23-10293-MBK

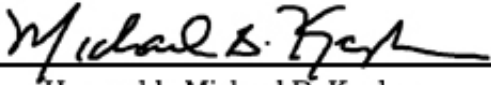
Judge: HONORABLE MICHAEL B.
KAPLAN

Chapter: 13

CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: February 29, 2024


Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter being opened to the Court by LOGS Legal Group LLP, Attorneys for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICAN NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-6, hereinafter "Secured Creditor", upon the filing of a Certification of Default for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtors to make post-petition payments on a mortgage obligation, and due notice of said Certification having been given to the Trustee, the Debtors and the attorney for the Debtors, if any AND CONSENT OF THE PARTIES APPEARING HEREON and for good cause shown,


1. As of February 12, 2024, Debtors are delinquent in post-petition payments for the months of November 1, 2023 through January 1, 2024 in the amount of \$2,019.84 each, and February 1, 2024 in the amount of \$2,086.48, plus a Stipulation payment for November 15, 2023 in the amount of \$671.41, less a suspense balance of \$1,393.31, for a total post-petition delinquency amount of \$7,424.10 due to the Secured Creditor.
2. Debtors agree to capitalize the post-petition delinquency of \$7,424.10, as outlined in Paragraph one (1) above, to be paid through the remaining Chapter 13 Plan. *The Trustee shall amend his/her records to reflect same and shall set up on the Trustee's ledger.* The Debtors shall file a Modified Plan within fourteen (14) days of entry of this Consent Order to fund this capitalization of post-petition arrears, *or the case will be dismissed upon motion of the Trustee, with notice to Debtors and Debtors' Counsel.*
3. Starting March 1, 2024, Debtors shall maintain all contractually due post-petition payments, which currently amount to \$2,086.48 monthly, directly to Secured Creditor.
4. Debtors shall reimburse Secured Creditor \$200.00 in attorney fees through their Chapter 13 Plan of Reorganization. *The Trustee shall amend his/her records to reflect same and shall set up on the Trustee's ledger.*
5. If the Debtors fail to make any payments detailed in this Consent Order within thirty (30) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may send Debtors and Debtors' Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtors' failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtors' Counsel and Debtors as required by the local bankruptcy rules.
6. In the event the instant bankruptcy proceeding is dismissed, discharged or converts, this Consent Order shall be terminated and have no further force or effect.

We hereby consent to the form, content,
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire
Attorney for the Secured Creditor



Marc E. Capone, Esquire
Attorney for the Debtors

Date: 2-21-2024

Date: 2/21/24